

**Fill in this information to identify the case:**

Debtor 1 Louis Darrell Harper, Sr. a/k/a Louis D Harper a/k/a Louis Darrell Harper

Debtor 2 Betty Denise Harper a/k/a Betty D Harper  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi Jackson-3 Division  
(State)

Case number 19-03880-JAW

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of Creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION  
TRUST

Court Claim no. (if known)  
9-1

Last 4 digits of any number you use to identify the debtor's account: 3706

Property address: 112 Northgate Dr  
Number Street

Canton, MS 39046  
City State Zip Code

**Part 2: Prepetition Default Payments**

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check One:

- ☒ Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- The next postpetition payment from the debtor(s) is on: 04/01/2025  
MM/ DD / YYYY
- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments that first became due on: \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 Louis Darrell Harper, Sr. a/k/a Louis D Harper a/k/a Louis Darrell Harper  
 JAW \_\_\_\_\_  
 First Name Middle Name Last Name

Case number: 19-03880-
**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;  
☐ all fees, costs, escrow, and expenses assessed to the mortgage; and  
☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Eric C. Miller Date: April 11, 2025 \_\_\_\_\_  
 Signature

**Print:** William Savage #105785 Title Attorney for and on behalf of Selene Finance LP (as servicer for  
 Eric Miller #102327 creditor)  
 First Name Middle Name Last Name  
 Company LOGS Legal Group LLP  
 Address 579 Lakeland East Drive, Suite D  
 Number Street  
Flowood, MS 39232  
 City State ZIP Code  
 Contact phone (601) 981-9299 Email logsecf@logs.com

**Certificate of Service**

*I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on*

Date: April 11, 2025\_\_\_\_\_

Chapter 13 Trustee: Harold J. Barkley, Jr.

Trustee Address: P.O. Box 4476, Jackson, MS 39296-4476

Trustee Email: hjb@hbarkley.com

Debtor's Counsel Name: Thomas Carl Rollins, Jr., The Rollins Law Firm, PLLC

Debtor's Counsel Address: PO Box 13767, Jackson, MS 39236

Debtor's Counsel Email: trollins@therollinsfirm.com

Debtor's Name: Louis Darrell Harper, Sr. a/k/a Louis D Harper a/k/a Louis Darrell Harper

Debtor's Mailing Address: 112 Northgate Dr, Canton, MS 39046

Debtor's Name: Betty Denise Harper a/k/a Betty D Harper

Debtor's Mailing Address: 112 Northgate Dr, Canton, MS 39046

\_\_\_\_\_  
/s/ Eric C. Miller

William Savage #105785

Eric Miller #102327